

Fill in this information to identify your case:

Debtor 1	<u>Alexander</u>	<u>Torrey</u>
	First Name	Last Name
Debtor 2 (Spouse, if filing)		
	First Name	Last Name
United States Bankruptcy Court for the: <u>Middle District of Georgia</u>		
Case number (if known)	<u>17-30609 jps</u>	

FILED  
U.S. Bankruptcy Court

AUG 03 2017

Middle District of Georgia

## Official Form 427

### Cover Sheet for Reaffirmation Agreement

12/15

Anyone who is a party to a reaffirmation agreement may fill out and file this form. Fill it out completely, attach it to the reaffirmation agreement, and file the documents within the time set under Bankruptcy Rule 4008.

#### Part 1: Explain the Repayment Terms of the Reaffirmation Agreement

1. Who is the creditor?	<u>Northwest Federal Credit Union</u> Name of the creditor	
2. How much is the debt?	On the date that the bankruptcy case is filed \$ _____ To be paid under the reaffirmation agreement \$ <u>4,663.90</u> <u>\$ 363.63</u> per month for <u>REM</u> months (if fixed interest rate)	
3. What is the Annual Percentage Rate (APR) of interest? (See Bankruptcy Code § 524(k)(3)(E).)	Before the bankruptcy case was filed <u>1.74</u> % Under the reaffirmation agreement <u>1.74</u> % <input checked="" type="checkbox"/> Fixed rate <input type="checkbox"/> Adjustable rate	
4. Does collateral secure the debt?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Describe the collateral. <u>2013 Ford F150 Pickup VIN#1FTMF1CM5DFC01884</u> Current market value \$ _____	
5. Does the creditor assert that the debt is nondischargeable?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Attach an explanation of the nature of the debt and the basis for contending that the debt is nondischargeable.	
6. Using information from Schedule I: Your Income (Official Form 106I) and Schedule J: Your Expenses (Official Form 106J), fill in the amounts.	Income and expenses reported on Schedules I and J 6a. Combined monthly income from line 12 of Schedule I \$ <u>4,300.00</u> 6b. Monthly expenses from line 22c of Schedule J \$ <u>4,266.00</u> 6c. Monthly payments on all reaffirmed debts not listed on Schedule J \$ <u>0.00</u> 6d. Scheduled net monthly Income \$ <u>34.00</u> Subtract lines 6b and 6c from 6a. If the total is less than 0, put the number in brackets.	Income and expenses stated on the reaffirmation agreement 6e. Monthly income from all sources after payroll deductions \$ <u>4,300.00</u> 6f. Monthly expenses \$ <u>4,266.00</u> 6g. Monthly payments on all reaffirmed debts not included in monthly expenses \$ <u>0.00</u> 6h. Present net monthly Income \$ <u>34.00</u> Subtract lines 6f and 6g from 6e. If the total is less than 0, put the number in brackets.

Debtor 1

Alexander

Torrey

Case number (if known) 17-30609 ips

First Name

Middle Name

Last Name

7. Are the income amounts on lines 6a and 6e different?

☒ No

☐ Yes. Explain why they are different and complete line 10.

8. Are the expense amounts on lines 6b and 6f different?

☒ No

☐ Yes. Explain why they are different and complete line 10.

9. Is the net monthly income in line 6h less than 0?

☒ No

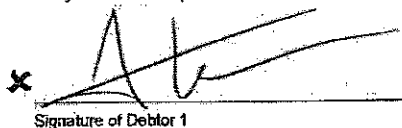
☐ Yes. A presumption of hardship arises (unless the creditor is a credit union). Explain how the debtor will make monthly payments on the reaffirmed debt and pay other living expenses. Complete line 10.

10. Debtor's certification about lines 7-9

I certify that each explanation on lines 7-9 is true and correct.

If any answer on lines 7-9 is Yes, the debtor must sign here.

If all the answers on lines 7-9 are No, go to line 11.

x 

Signature of Debtor 1

x \_\_\_\_\_  
Signature of Debtor 2 (Spouse Only in a Joint Case)

11. Did an attorney represent the debtor in negotiating the reaffirmation agreement?

☐ No

☒ Yes. Has the attorney executed a declaration or an affidavit to support the reaffirmation agreement?

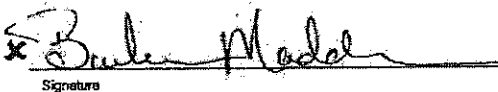
☐ No

☒ Yes

**Part 2: Sign Here**

Whoever fills out this form must sign here.

I certify that the attached agreement is a true and correct copy of the reaffirmation agreement between the parties identified on this Cover Sheet for Reaffirmation Agreement.

x 

Signature

Date 06/01/2017

MM / DD / YYYY

Barbara Madden

Printed Name

Check one:

☐ Debtor or Debtor's Attorney

☒ Creditor or Creditor's Attorney

Form 2400A (12/15)

Check one.  
☐ Presumption of Undue Hardship  
☒ No Presumption of Undue Hardship  
See Debtor's Statement in Support of Reaffirmation,  
Part II below, to determine which box to check.

## UNITED STATES BANKRUPTCY COURT

Middle District of Georgia

In re Alexander Torrey  
Debtor

Case No. 17-30609 jps

Chapter 7

### REAFFIRMATION DOCUMENTS

Name of Creditor: Northwest Federal Credit Union

☒ Check this box if Creditor is a Credit Union

#### PART I. REAFFIRMATION AGREEMENT

Reaffirming a debt is a serious financial decision. Before entering into this Reaffirmation Agreement, you must review the important disclosures, instructions, and definitions found in Part V of this form.

A. Brief description of the original agreement being reaffirmed: Auto Loan  
*For example, auto loan*

B. **AMOUNT REAFFIRMED:** \$ 4,663.90

The Amount Reaffirmed is the entire amount that you are agreeing to pay. This may include unpaid principal, interest, and fees and costs (if any) arising on or before \_\_\_\_\_, which is the date of the Disclosure Statement portion of this form (Part V).

See the definition of "Amount Reaffirmed" in Part V, Section C below.

C. The **ANNUAL PERCENTAGE RATE** applicable to the Amount Reaffirmed is 1.7400 %.

See definition of "Annual Percentage Rate" in Part V, Section C below.

This is a (check one) ☒ Fixed rate ☐ Variable rate

If the loan has a variable rate, the future interest rate may increase or decrease from the Annual Percentage Rate disclosed here.

Form 2400A, Reaffirmation Documents

Page 2

D. Reaffirmation Agreement Repayment Terms (*check and complete one*):

☐ \$ \_\_\_\_\_ per month for \_\_\_\_\_ months starting on \_\_\_\_\_.

☒ Describe repayment terms, including whether future payment amount(s) may be different from the initial payment amount.

Monthly payment of \$363.63 is due on the 1st day of each Month. Due date as of 06-01-17: 06-01-17

E. Describe the collateral, if any, securing the debt:

Description: 2013 Ford F-150 Pick up  
Current Market Value \$                     

F. Did the debt that is being reaffirmed arise from the purchase of the collateral described above?

☐ Yes. What was the purchase price for the collateral? \$                     

☒ No. What was the amount of the original loan? \$ 20,876.00

G. Specify the changes made by this Reaffirmation Agreement to the most recent credit terms on the reaffirmed debt and any related agreement:

	Terms as of the Date of Bankruptcy	Terms After Reaffirmation
Balance due ( <i>including fees and costs</i> )	\$ <u>4,663.90</u>	\$ <u>4,663.90</u>
Annual Percentage Rate	<u>1.7400 %</u>	<u>1.7400 %</u>
Monthly Payment	\$ <u>363.63</u>	\$ <u>363.63</u>

H. ☐ Check this box if the creditor is agreeing to provide you with additional future credit in connection with this Reaffirmation Agreement. Describe the credit limit, the Annual Percentage Rate that applies to future credit and any other terms on future purchases and advances using such credit:

**PART II DEBTOR'S STATEMENT IN SUPPORT OF REAFFIRMATION AGREEMENT**

A. Were you represented by an attorney during the course of negotiating this agreement?

Check one. ☒ Yes ☐ No

B. Is the creditor a credit union?

Check one. ☒ Yes ☐ No

Form 2400A, Reaffirmation Documents

Page 3

C. If your answer to EITHER question A. or B. above is "No," complete 1. and 2. below.

1. Your present monthly income and expenses are:

a. Monthly income from all sources after payroll deductions  
(take-home pay plus any other income) \$ \_\_\_\_\_

b. Monthly expenses (including all reaffirmed debts except  
this one) \$ \_\_\_\_\_

c. Amount available to pay this reaffirmed debt (subtract b. from a.) \$ \_\_\_\_\_

d. Amount of monthly payment required for this reaffirmed debt \$ \_\_\_\_\_

*If the monthly payment on this reaffirmed debt (line d.) is greater than the amount you have available to pay this reaffirmed debt (line c.), you must check the box at the top of page one that says "Presumption of Undue Hardship." Otherwise, you must check the box at the top of page one that says "No Presumption of Undue Hardship."*

2. You believe that this reaffirmation agreement will not impose an undue hardship on you or your dependents because:

Check one of the two statements below, if applicable:

☐ You can afford to make the payments on the reaffirmed debt because your monthly income is greater than your monthly expenses even after you include in your expenses the monthly payments on all debts you are reaffirming, including this one.

☐ You can afford to make the payments on the reaffirmed debt even though your monthly income is less than your monthly expenses after you include in your expenses the monthly payments on all debts you are reaffirming, including this one, because:

Use an additional page if needed for a full explanation.

D. If your answers to BOTH questions A. and B. above were "Yes," check the following statement, if applicable:

☒ You believe this Reaffirmation Agreement is in your financial interest and you can afford to make the payments on the reaffirmed debt.

*Also, check the box at the top of page one that says "No Presumption of Undue Hardship."*

Form 2400A, Reaffirmation Documents

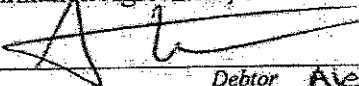
Page 4

### PART III. CERTIFICATION BY DEBTOR(S) AND SIGNATURES OF PARTIES

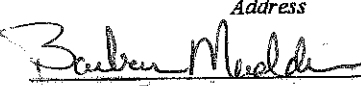
I hereby certify that:

- (1) I agree to reaffirm the debt described above.
- (2) Before signing this Reaffirmation Agreement, I read the terms disclosed in this Reaffirmation Agreement (Part I) and the Disclosure Statement, Instructions and Definitions included in Part V below;
- (3) The Debtor's Statement in Support of Reaffirmation Agreement (Part II above) is true and complete;
- (4) I am entering into this agreement voluntarily and am fully informed of my rights and responsibilities; and
- (5) I have received a copy of this completed and signed Reaffirmation Documents form.

SIGNATURE(S) (If this is a joint Reaffirmation Agreement, both debtors must sign.):

Date 7/24/17 Signature  Debtor Alexander Torrey  
Date \_\_\_\_\_ Signature \_\_\_\_\_ Joint Debtor, if any

### Reaffirmation Agreement Terms Accepted by Creditor:

Creditor Northwest Federal Credit Union 200 Spring Street, Herndon Va 20172  
Print Name Address  
Barbara Madden  7/31/2017  
Print Name of Representative Signature Date

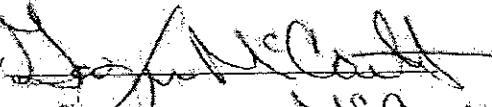
### PART IV. CERTIFICATION BY DEBTOR'S ATTORNEY (IF ANY)

*To be filed only if the attorney represented the debtor during the course of negotiating this agreement.*

I hereby certify that: (1) this agreement represents a fully informed and voluntary agreement by the debtor; (2) this agreement does not impose an undue hardship on the debtor or any dependent of the debtor; and (3) I have fully advised the debtor of the legal effect and consequences of this agreement and any default under this agreement.

☐ A presumption of undue hardship has been established with respect to this agreement. In my opinion, however, the debtor is able to make the required payment.

Check box, if the presumption of undue hardship box is checked on page 1 and the creditor is not a Credit Union.

Date 7/11/17 Signature of Debtor's Attorney   
Print Name of Debtor's Attorney Gay Lynn McCarthy

## **PART V. DISCLOSURE STATEMENT AND INSTRUCTIONS TO DEBTOR(S)**

**Before agreeing to reaffirm a debt, review the terms disclosed in the Reaffirmation Agreement (Part I above) and these additional important disclosures and instructions.**

**Reaffirming a debt is a serious financial decision.** The law requires you to take certain steps to make sure the decision is in your best interest. If these steps, which are detailed in the Instructions provided in Part V, Section B below, are not completed, the Reaffirmation Agreement is not effective, even though you have signed it.

### **A. DISCLOSURE STATEMENT**

1. **What are your obligations if you reaffirm a debt?** A reaffirmed debt remains your personal legal obligation to pay. Your reaffirmed debt is not discharged in your bankruptcy case. That means that if you default on your reaffirmed debt after your bankruptcy case is over, your creditor may be able to take your property or your wages. Your obligations will be determined by the Reaffirmation Agreement, which may have changed the terms of the original agreement. If you are reaffirming an open end credit agreement, that agreement or applicable law may permit the creditor to change the terms of that agreement in the future under certain conditions.
2. **Are you required to enter into a reaffirmation agreement by any law?** No, you are not required to reaffirm a debt by any law. Only agree to reaffirm a debt if it is in your best interest. Be sure you can afford the payments that you agree to make.
3. **What if your creditor has a security interest or lien?** Your bankruptcy discharge does not eliminate any lien on your property. A "lien" is often referred to as a security interest, deed of trust, mortgage, or security deed. The property subject to a lien is often referred to as collateral. Even if you do not reaffirm and your personal liability on the debt is discharged, your creditor may still have a right under the lien to take the collateral if you do not pay or default on the debt. If the collateral is personal property that is exempt or that the trustee has abandoned, you may be able to redeem the item rather than reaffirm the debt. To redeem, you make a single payment to the creditor equal to the current value of the collateral, as the parties agree or the court determines.
4. **How soon do you need to enter into and file a reaffirmation agreement?** If you decide to enter into a reaffirmation agreement, you must do so before you receive your discharge. After you have entered into a reaffirmation agreement and all parts of this form that require a signature have been signed, either you or the creditor should file it as soon as possible. The signed agreement must be filed with the court no later than 60 days after the first date set for the meeting of creditors, so that the court will have time to schedule a hearing to approve the agreement if approval is required. However, the court may extend the time for filing, even after the 60-day period has ended.
5. **Can you cancel the agreement?** You may rescind (cancel) your Reaffirmation Agreement at any time before the bankruptcy court enters your discharge, or during the 60-day period that begins on the date your Reaffirmation Agreement is filed with the court, whichever occurs later. To rescind (cancel) your Reaffirmation Agreement, you must notify the creditor that your Reaffirmation Agreement is rescinded (or canceled). Remember that you can rescind the agreement, even if the court approves it, as long as you rescind within the time allowed.

**6. When will this Reaffirmation Agreement be effective?**

**a. If you were represented by an attorney during the negotiation of your Reaffirmation Agreement and**

**i. if the creditor is not a Credit Union**, your Reaffirmation Agreement becomes effective when it is filed with the court unless the reaffirmation is presumed to be an undue hardship. If the Reaffirmation Agreement is presumed to be an undue hardship, the court must review it and may set a hearing to determine whether you have rebutted the presumption of undue hardship.

**ii. if the creditor is a Credit Union**, your Reaffirmation Agreement becomes effective when it is filed with the court.

**b. If you were not represented by an attorney during the negotiation of your Reaffirmation Agreement**, the Reaffirmation Agreement will not be effective unless the court approves it. To have the court approve your agreement, you must file a motion. See Instruction 5, below. The court will notify you and the creditor of the hearing on your Reaffirmation Agreement. You must attend this hearing, at which time the judge will review your Reaffirmation Agreement. If the judge decides that the Reaffirmation Agreement is in your best interest, the agreement will be approved and will become effective. However, if your Reaffirmation Agreement is for a consumer debt secured by a mortgage, deed of trust, security deed, or other lien on your real property, like your home, you do not need to file a motion or get court approval of your Reaffirmation Agreement.

**7. What if you have questions about what a creditor can do?** If you have questions about reaffirming a debt or what the law requires, consult with the attorney who helped you negotiate this agreement. If you do not have an attorney helping you, you may ask the judge to explain the effect of this agreement to you at the hearing to approve the Reaffirmation Agreement. When this disclosure refers to what a creditor "may" do, it is not giving any creditor permission to do anything. The word "may" is used to tell you what might occur if the law permits the creditor to take the action.

**B. INSTRUCTIONS**

1. Review these Disclosures and carefully consider your decision to reaffirm. If you want to reaffirm, review and complete the information contained in the Reaffirmation Agreement (Part I above). If your case is a joint case, both spouses must sign the agreement if both are reaffirming the debt.
2. Complete the Debtor's Statement in Support of Reaffirmation Agreement (Part II above). Be sure that you can afford to make the payments that you are agreeing to make and that you have received a copy of the Disclosure Statement and a completed and signed Reaffirmation Agreement.
3. If you were represented by an attorney during the negotiation of your Reaffirmation Agreement, your attorney must sign and date the Certification By Debtor's Attorney (Part IV above).
4. You or your creditor must file with the court the original of this Reaffirmation Documents packet and a completed Reaffirmation Agreement Cover Sheet (Official Bankruptcy Form 427).
5. *If you are not represented by an attorney, you must also complete and file with the court a separate document entitled "Motion for Court Approval of Reaffirmation Agreement" unless your Reaffirmation Agreement is for a consumer debt secured by a lien on your real property, such as your home. You can use Form 2400B to do this.*



**C. DEFINITIONS**

1. **"Amount Reaffirmed"** means the total amount of debt that you are agreeing to pay (reaffirm) by entering into this agreement. The total amount of debt includes any unpaid fees and costs that you are agreeing to pay that arose on or before the date of disclosure, which is the date specified in the Reaffirmation Agreement (Part I, Section B above). Your credit agreement may obligate you to pay additional amounts that arise after the date of this disclosure. You should consult your credit agreement to determine whether you are obligated to pay additional amounts that may arise after the date of this disclosure.
2. **"Annual Percentage Rate"** means the interest rate on a loan expressed under the rules required by federal law. The annual percentage rate (as opposed to the "stated interest rate") tells you the full cost of your credit including many of the creditor's fees and charges. You will find the annual percentage rate for your original agreement on the disclosure statement that was given to you when the loan papers were signed or on the monthly statements sent to you for an open end credit account such as a credit card.
3. **"Credit Union"** means a financial institution as defined in 12 U.S.C. § 461(b)(1)(A)(iv). It is owned and controlled by and provides financial services to its members and typically uses words like "Credit Union" or initials like "C.U." or "F.C.U." in its name.

ELT Printout

Page 1 of 1



Collateral Management Services  
9750 Goethe Road | Sacramento, CA 95827  
www.dealertrack.com

## Northwest Federal Credit Union

### Lien and Title Information

#### Account Information

Account Number	████████506	Financed Date	5/29/2013
Loan Number	341814	Perfect Date	5/30/2013
Branch		Payoff Date	
Borrower 1	TORREY, ALEXANDER	Dealer ID	
Borrower 2		Dealer	
Borrower Address	131 PINE RIDGE TRCE ATHENS, GA 30605	Dealer Address	

#### Lienholder

ELT Lien ID	001011107710
Lienholder	NORTHWEST FEDERAL CREDIT UNION
Lienholder Address	
Lien Release Date	

#### Vehicle and Titling Information

VIN	1FTMF1CM5DFC01884	Issuance Date	5/25/2013
Title Number	771124131416014	Received Date	5/25/2013
Title State	GA	ELT/Paper	ELECTRONIC
Year	2013	Odometer Reading	
Make	FORD	Branding	
Model			
Owner 1	ALEXANDER TORREY		
Owner 2			
Owner Address	131 PINE RIDGE TRCE ATHENS, GA 306057720		

Printed: Thursday, June 01, 2017 5:11:37 AM PST

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200 Spring Street  
Herridon, VA 20117  
(703) 708-8900  
(800) 396-3344

**CLOSED-END NOTE, DISCLOSURE,  
LOAN AND SECURITY AGREEMENT**

**BORROWER**  
ALEXANDER TORREY

131 PINE RIDGE TRACE  
ATHENS, GA 30605

DATE OF LOAN 5/28/2013	LOAN MATURITY DATE 6/1/2015	LOAN OFFICER Linda Stokard
LOAN NUMBER 345814	Borrower's Account Number 78881504	
Borrower's Date of Birth 10/20/1986		
Co-Borrower's Date of Birth		
Co-Borrower's Date of Birth		

<b>ANNUAL PERCENTAGE RATE:</b> The cost of your credit as a yearly rate.	<b>FINANCE CHARGE:</b> The dollar amount the credit will cost you.	<b>Amount Financed:</b> The amount of credit provided to you or on your behalf.	<b>Total of Payments:</b> The amount you will have paid after you have made all payments as scheduled.	<b>Total Sale Price:</b> Total cost of your purchase on credit, including your down payment of \$
1.740 %	\$ 841.25	\$ 20,576.00	\$ 21,517.28	\$

☒ **Fixed Rate**

☐ **Variable Rate:** This is a Variable rate share secured loan, the Annual Percentage Rate may increase or decrease during the term of this transaction if the share rate increases or decreases. Your initial rate will be the share rate plus a margin of 2.75% and will vary thereafter as described herein. An increase or decrease will take effect on the first day of each month following a change in the share rate. The interest rate will not increase above 12% or fall below 2.75%. Any increase will take the form of higher payment amounts. **EXAMPLE:** If your loan was \$10,000 at 12% for 60 months and the rate increased to 14% after 3 years, your monthly payment would increase by \$4.42.

Your payment schedule will be:

NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	WHEN PAYMENTS ARE DUE
66	\$ 363.83	MONTHLY BEGINNING 7/1/2013
	\$ 363.11	ENDING 6/1/2015

Security: You are giving a security interest in: ☒ The goods or property being purchased. ☐ Your shares and/or deposits in the credit union.  
Collateral for other loans will also secure this loan. ☐ Other: Described below

**Late Charges:** You will be charged 5% of the monthly payment amount or \$20.00, whichever is greater for each month the loan is 30 days or more delinquent.  
**Required Deposit Balance:** The Annual Percentage Rate does not take into account your required deposit balance.  
**Property Insurance:** You may obtain property insurance from anyone you want that is acceptable to the credit union. If you do not obtain property insurance the credit union will provide a forced placed policy at the borrower's expense.

**Prepayment:** If you pay off early, you will not have to pay a penalty. See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

\*If missing estimate

<b>AMOUNT FINANCED OF</b>	\$ 20,576.00	<b>Amount Paid to Others on Your Behalf (Describe)</b>	
<b>AMOUNT GIVEN TO YOU DIRECTLY</b>	\$ 0.00	<b>GAP (a portion may be retained by us)</b>	
<b>AMOUNT PAID ON YOUR ACCOUNT</b>	\$ 0.00	<b>OVERSEAS MILITARY SALES</b>	\$ 20,576.00
<b>PREPAID FINANCE CHARGE</b>	\$ 0.00		

**SECURITY INFORMATION**

<b>MOTOR VEHICLES:</b>	<b>YEAR</b>	<b>MAKE</b>	<b>MODEL/BODY TYPE</b>	<b>SERIAL NUMBER</b>
	2013	FORD	F150 PICKUP-V8 REGULAR CAB XL 2WD	1FTMF1C6MDFCB1644
<b>SHARES PLEDGED:</b>	<b>ACCOUNT NUMBER</b>	<b>AMOUNT</b>	<b>ACCOUNT NUMBER</b>	<b>AMOUNT</b>
		\$		\$
<b>OTHER COLLATERAL:</b>				

**LOAN SIGNATURES**

I agree that the terms and conditions in the disclosure statement and the loan and security agreements located on pages 2-4 of this document shall apply to this loan. If there is more than one borrower, we agree that all the conditions of the loan and security agreements governing this loan shall apply to both jointly and severally. I acknowledge that I have received a copy of the loan and security agreements and disclosure statement. If I have applied for voluntary credit insurance, I acknowledge receipt of the credit insurance Application and Certificate. If I purchase voluntary credit insurance or other products in connection with this loan, I understand that a portion of the premium or fee I pay may be retained by the credit union (or paid back to the credit union by the service provider) as compensation for making those services available to me.

**Negative Information Notice:** You may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report.

**NOTICE TO CONSUMER:** THIS IS A CONSUMER CREDIT TRANSACTION. (A) DO NOT SIGN ANYTHING BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES. (B) YOU ARE ENTITLED TO AN EXACT COPY OF ANY AGREEMENT YOU SIGN. (C) YOU HAVE THE RIGHT AT ANY TIME TO PAY IN ADVANCE THE UNPAID BALANCE DUE UNDER THIS AGREEMENT.

THIS WRITTEN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS, OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES. THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES. CAUTION-IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

BORROWER SIGNATURE X <u>ALEXANDER TORREY</u>	DATE 6/7/2013	WITNESS X	DATE
CO-BORROWER SIGNATURE X	DATE	WITNESS X	DATE
CO-BORROWER SIGNATURE X	DATE	WITNESS X	DATE

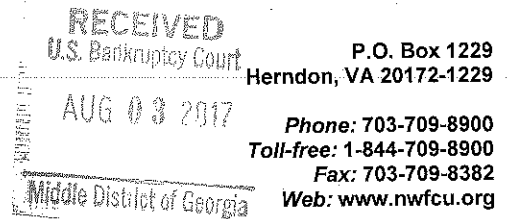
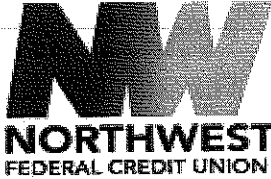
\*OTHER OWNER: Any person who has a properly titled (other than as a holder of title) in the share described collateral signs here. The other owner, unless also a co-borrower, is not obligated to pay the debt. An indication that the co-owner has a security interest in the collateral is enclosed in the Security Agreement. \*CO-SIGNATURE: Upon default, the credit union may seek immediate payment from the guarantor of any and all loans except the loan. The guarantor's name is subject to which he or she would otherwise be entitled to sue.

THIS DOCUMENT OR A COPY OF THIS DOCUMENT MAY BE FILED AS A FINANCING STATEMENT.

8110 LAMER ML 6/2017 Rev 02/2011

page 1 of 8

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07/31/2017

Bankruptcy Clerk's Office  
433 Cherry Street  
P.O. Box 1957  
Macon, GA 31202

RE: Ch 7  
Case#: 17-30609 jps  
ALEXANDER TORREY

To Whom It May Concern:

Please file stamp the enclosed reaffirmation in the Bankruptcy Court.

Thank you for your cooperation in this matter.

Sincerely,

Barbara M  
Bankruptcy Specialist  
844-709-8900 ext 4326  
bmadden@nwfcu.org